Certificate Number: 03621-PAE-DE-036494504

Bankruptcy Case Number: 16-18118



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 22, 2022</u>, at <u>1:28</u> o'clock <u>PM EDT</u>, <u>Kari A Heacock</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 22, 2022 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: <u>Credit Counselor</u>